

**Information to identify the case:**

Debtor 1	<u>Robert D Segal</u>	Social Security number or ITIN	xxx-xx-4250
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tara D Segal</u>	Social Security number or ITIN	xxx-xx-3813
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-18332-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert D Segal

Tara D Segal

9/20/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Robert D Segal  
 Tara D Segal  
 Debtors

Case No. 19-18332-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Sep 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2019.

db/jdb  
 518203504 +Robert D Segal, Tara D Segal, 3 Knotty Oak Dr., Medford, NJ 08055-9148  
 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
 Mason, OH 45040-8999  
 518203506 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518203508 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,  
 Cleveland, OH 44101-4982  
 518203507 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,  
 Cleveland, OH 44101-4982  
 518203509 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 518203510 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,  
 Trenton, NJ 08695)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 21 2019 01:12:21 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 21 2019 01:12:16 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518203497 +E-mail/Text: aacbankruptcynotice@affiliated.org Sep 21 2019 01:13:02  
 Affiliated Acceptance Corp, Attn: Bankruptcy, Po Box 790001,  
 Sunrise Beach, MO 65079-9001  
 518203498 +EDI: GMACFS.COM Sep 21 2019 04:38:00 Ally Financial, Attn: Bankruptcy Dept,  
 Po Box 380901, Bloomington, MN 55438-0901  
 518203499 +EDI: TSYS2.COM Sep 21 2019 04:38:00 Barclays Bank Delaware, Attn: Correspondence,  
 Po Box 8801, Wilmington, DE 19899-8801  
 518203500 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 21 2019 01:13:01  
 Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor,  
 Coral Gables, FL 33146-1873  
 518203501 +EDI: CAPITALONE.COM Sep 21 2019 04:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 518203502 +EDI: CAUT.COM Sep 21 2019 04:38:00 Chase Auto Finance, National Bankruptcy Dept,  
 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071  
 518203503 +EDI: CHASE.COM Sep 21 2019 04:38:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
 Wilmington, DE 19850-5298  
 518203505 EDI: IRS.COM Sep 21 2019 04:38:00 Internal Revenue Service, Department of the Treasury,  
 P.O. Box 9019, Holtsville, NY 11742-9019  
 518203511 +EDI: RMSC.COM Sep 21 2019 04:38:00 Synch Bank/American Eagle, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 518203512 +EDI: RMSC.COM Sep 21 2019 04:38:00 Synch/Care Credit, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060  
 518203513 +EDI: RMSC.COM Sep 21 2019 04:38:00 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 22, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 20

Date Rcvd: Sep 20, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2019 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Robert D Segal andy@sjbankruptcylaw.com,  
abfecf@gmail.com;finbergar39848@notify.bestcase.com  
Andrew B. Finberg on behalf of Joint Debtor Tara D Segal andy@sjbankruptcylaw.com,  
abfecf@gmail.com;finbergar39848@notify.bestcase.com  
Daniel A. Frischberg on behalf of Debtor Robert D Segal dan@sjbankruptcylaw.com,  
frischbergglaw@gmail.com;frischbergdr39848@notify.bestcase.com  
Daniel A. Frischberg on behalf of Joint Debtor Tara D Segal dan@sjbankruptcylaw.com,  
frischbergglaw@gmail.com;frischbergdr39848@notify.bestcase.com  
Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ox  
osfs.com  
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ox  
osfs.com  
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2006-12CB) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2006-12CB) rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9